

# Five key decisions

In order to recommend the best mortgage and provide you with the most suitable protection for you and your family, we will help you make five key decisions.

## 1 Your mortgage scheme

- \* Standard Variable Rate
- \* Base Rate Tracker
- \* Discount
- \* Fixed
- \* Capped

## 2 Your repayment method

- \* Repayment
- \* Interest Only

## 3 Your mortgage lender



These are a sample of some of the lenders that we use

## 4 Your mortgage, personal and property protection

- \* Life Cover
- \* Critical Illness Cover
- \* Income Protection Cover
- \* Unemployment Cover
- \* Buildings and Contents Cover

## 5 Your monthly budget